

Appln No. 09/927,296

Amdt date April 27, 2004

Reply to Office action of January 27, 2004

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-22 (Cancelled)

23. (Currently Amended) A data processing system adapted to provide rebates for charges made to a credit card as payments for insurance policies, comprising:

a processor; and

a memory operably coupled to the processor and having program instructions stored therein, the processor being operable to execute the program instructions, the program instructions including:

calculating a rebate amount based on a purchase amount charged to a credit card account using the credit card;

crediting the rebate to an insurance account each time a charge is made to a linked to the credit card account-linked to the insurance account.

24. (Original) The data processing system of claim 23, further comprising an account management Web site operably coupled to the credit card account and the insurance account.

25. (Currently Amended) The data processing system of claim 23, the program instructions further including calculating the rebate amount as ~~crediting the insurance account~~ a fixed

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percentage of ~~an~~ the purchase amount charged to the credit card account.

26. (Currently Amended) The data processing system of claim 23, the program instructions further including calculating the rebate amount as ~~crediting the insurance account~~ a variable percentage of ~~an~~ the purchase amount charged to the credit card account.

27. (Currently Amended) The data processing system of claim 26, the program instructions further including determining the variable percentage from the purchase amount charged to the credit card account.

28. (Original) The data processing system of claim 26, the program instructions further including determining the variable percentage from a balance amount of the credit card account.

29. (Original) The data processing system of claim 23, the program instructions further including making payments from the insurance account to pay an insurance policy's premiums.

30. (Original) The data processing system of claim 29, wherein the type of insurance policy is selected from the group consisting of medical insurance, medical gap insurance, disability insurance, life insurance, and long term care insurance.

31. (Original) The data processing system of claim 23, the program instructions further including making payments from the insurance account to pay for an upgraded insurance policy.

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32. (Original) The data processing system of claim 23, the program instructions further including making payments from the insurance account to make co-payments for services provided under an insurance policy.

Claims 33-44 (Cancelled).